

**Certificate of Notice Page 1 of 4**  
 United States Bankruptcy Court  
 Eastern District of Pennsylvania

In re:  
 Joseph Ricci  
 Debtor

Case No. 15-10538-mdc  
 Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0313-2

User: Virginia  
 Form ID: 138NEW

Page 1 of 3  
 Total Noticed: 55

Date Rcvd: Sep 17, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Sep 19, 2019.

db +Joseph Ricci, 100 Riverside Avenue, Prospect Park, PA 19076-1832  
 cr +DITECH FINANCIAL LLC, 14841 Dallas Parkway, Suite 300, Dallas, TX 75254-7883  
 cr +Wells Fargo Bank, N.A., POC Box 10438, Des Moines, IA 50306-0438  
 13463026 +BANK OF AMERICA, PO BOX 982238, EL PASO TX 79998-2238  
 (address filed with court: Bk Of Amer, Po Box 982235, El Paso, TX 79998)  
 13463024 +Barclays Bank Delaware, 125 S West St, Wilmington, DE 19801-5014  
 13463025 +Bby/Cbna, 50 Northwest Point Road, Elk Grove Village, IL 60007-1032  
 13516259 Capital One, N.A., c o Becket and Lee LLP, POB 3001, Malvern, PA 19355-0701  
 13514775 +Cavalry SPVI LLC assignee Capital One, NA, Bass Associates PC,  
 3936 E Fort Lowell Road Suite 200, Tucson, AZ 85712-1083  
 13463030 +Chase Auto, Po Box 901003, Ft Worth, TX 76101-2003  
 13463031 +Chase Card, Po Box 15298, Wilmington, DE 19850-5298  
 13463033 +Citi, Po Box 6241, Sioux Falls, SD 57117-6241  
 14339672 +DITECH FINANCIAL LLC, c/o KEVIN G. MCDONALD, KML LAW GROUP, P.C.,  
 701 Market St. Suite 5000, Philadelphia, PA 19106-1541  
 13484760 +Department Stores National Bank For Macys Branded, Bankruptcy Processing, Po Box 8053,  
 Mason, OH 45040-8053  
 13463036 +Exxmbcliti, Po Box 6497, Sioux Falls, SD 57117-6497  
 13463037 +Fifth Third Bank, 5050 Kingsley Dr, Cincinnati, OH 45227-1115  
 13473079 +Fifth Third Bank, P.O. Box 9013, Addison, TX 75001-9013  
 13463038 +Fnb Omaha, Po Box 3412, Omaha, NE 68103-0412  
 13463041 +Mcydsnb, 9111 Duke Blvd, Mason, OH 45040-8999  
 13475963 +PERI GARITE, ATTN CARD WORKS, 101 CROSSWAYS PARK DR W, WOODBURY NY 11797-2020  
 (address filed with court: First National Bank of Omaha, 1620 Dodge Street, Stop Code 3105,  
 Omaha Ne 68197)  
 13463042 +Radio/Cbna, Po Box 6497, Sioux Falls, SD 57117-6497  
 13463043 +Sears/Cbna, Po Box 6283, Sioux Falls, SD 57117-6283  
 13463044 +Shell/Citi, Po Box 6497, Sioux Falls, SD 57117-6497  
 13489320 +TD BANK USA, N.A., C O WEINSTEIN, PINSON, AND RILEY, PS, 2001 WESTERN AVENUE, STE 400,  
 SEATTLE, WA 98121-3132  
 13463052 +Td Bank Usa/Targetcred, Po Box 673, Minneapolis, MN 55440-0673  
 13463053 +Thd/Cbna, Po Box 6497, Sioux Falls, SD 57117-6497  
 13463054 +Unvl/Citi, Po Box 6241, Sioux Falls, SD 57117-6241  
 13534617 Wells Fargo Bank, N.A., PO Box 10438, Des Moines, IA 50306-0438  
 13463055 +Wffnatbank, Po Box 94498, Las Vegas, NV 89193-4498  
 13914382 eCAST Settlement Corporation, PO Box 29262, New York NY 10087-9262  
 13522801 eCAST Settlement Corporation, assignee, of Citibank, N.A., POB 29262,  
 New York, NY 10087-9262

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg E-mail/Text: megan.harper@phila.gov Sep 18 2019 03:50:08 City of Philadelphia,  
 City of Philadelphia Law Dept., Tax Unit/Bankruptcy Dept, 1515 Arch Street 15th Floor,  
 Philadelphia, PA 19102-1595  
 smg E-mail/Text: RVSVCBICNOTICE1@state.pa.us Sep 18 2019 03:49:09  
 Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946,  
 Harrisburg, PA 17128-0946  
 smg +E-mail/Text: usapae.bankruptcynotices@usdoj.gov Sep 18 2019 03:49:50 U.S. Attorney Office,  
 c/o Virginia Powel, Esq., Room 1250, 615 Chestnut Street, Philadelphia, PA 19106-4404  
 cr E-mail/PDF: gecsedirecoverycorp.com Sep 18 2019 03:59:18 Synchrony Bank,  
 c/o Recovery Management Systems Corporat, 25 SE 2nd Avenue, Suite 1120,  
 Miami, FL 33131-1605  
 13529200 +E-mail/Text: bncmail@w-legal.com Sep 18 2019 03:49:38 CERASTES, LLC,  
 C O WEINSTEIN & RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132  
 13541891 +E-mail/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM Sep 18 2019 03:48:43  
 COMENITY CAPITAL BANK/PAYPAL CREDIT, C/O WEINSTEIN & RILEY, P.S.,  
 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132  
 13463029 +E-mail/PDF: AIS.cocard.ebn@americaninfosource.com Sep 18 2019 04:00:48 Cap One,  
 26525 N Riverwoods Blvd, Mettawa, IL 60045-3440  
 13463034 +E-mail/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM Sep 18 2019 03:48:43 Comenity Capital/Hsn,  
 995 W 122nd Ave, Westminster, CO 80234-3417  
 13478712 E-mail/Text: mrdiscen@discover.com Sep 18 2019 03:48:25 Discover Bank,  
 Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025  
 13463035 +E-mail/Text: mrdiscen@discover.com Sep 18 2019 03:48:25 Discover Fin Svcs Llc,  
 Po Box 15316, Wilmington, DE 19850-5316  
 13463039 E-mail/PDF: gecsedirecoverycorp.com Sep 18 2019 03:58:22 Green Tree Servicing L,  
 332 Minnesota St Ste 610, Saint Paul, MN 55101  
 13519116 E-mail/Text: bankruptcy.bnc@ditech.com Sep 18 2019 03:48:39 Green Tree Servicing LLC,  
 PO BOX 6154, Rapid City, SD 57709-6154  
 13472920 E-mail/Text: bk.notifications@jpmchase.com Sep 18 2019 03:48:47 JPMorgan Chase Bank N.A.,  
 National Bankruptcy Department, P.O.Box 29505 AZL-1191, Phoenix, AZ 85038-9505  
 13463040 +E-mail/Text: bncnotices@becket-lee.com Sep 18 2019 03:48:29 Kohls/Capone,  
 N56 W 17000 Ridgewood Dr, Menomonee Falls, WI 53051-7096  
 13548811 E-mail/PDF: PRA\_BK2\_CASE\_UPDATE@portfoliorecovery.com Sep 18 2019 03:59:31  
 Portfolio Recovery Associates, LLC, POB 41067, Norfolk VA 23541

District/off: 0313-2

User: Virginia  
Form ID: 138NEW

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Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

13506293 E-mail/Text: bnc-quantum@quantum3group.com Sep 18 2019 03:48:49  
Quantum3 Group LLC as agent for, Comenity Capital Bank, PO Box 788,  
Kirkland, WA 98083-0788

13473906 E-mail/PDF: rmscedi@recoverycorp.com Sep 18 2019 03:59:31  
Recovery Management Systems Corporation, 25 S.E. 2nd Avenue, Suite 1120,  
Miami, FL 33131-1605

14215700 +E-mail/Text: bncmail@w-legal.com Sep 18 2019 03:49:38 SYNCHRONY BANK,  
c/o Weinstein & Riley, P.S., 2001 Western Ave, Ste 400, Seattle, WA 98121-3132

13463045 +E-mail/PDF: gecsed@recoverycorp.com Sep 18 2019 04:00:34 Synch/Amazon, Po Box 965015,  
Orlando, FL 32896-5015

13463046 +E-mail/PDF: gecsed@recoverycorp.com Sep 18 2019 03:59:18 Synch/Lowes, Po Box 965005,  
Orlando, FL 32896-5005

13463047 +E-mail/PDF: gecsed@recoverycorp.com Sep 18 2019 04:00:34 Synch/Paypal Smart Con,  
Po Box 965005, Orlando, FL 32896-5005

13463048 +E-mail/PDF: gecsed@recoverycorp.com Sep 18 2019 03:58:22 Synch/Qvc, Po Box 965018,  
Orlando, FL 32896-5018

13463049 +E-mail/PDF: gecsed@recoverycorp.com Sep 18 2019 03:58:22 Synch/Shop Hq, Po Box 965005,  
Orlando, FL 32896-5005

13463050 +E-mail/PDF: gecsed@recoverycorp.com Sep 18 2019 04:00:34 Synch/Sony Financial S,  
950 Forrer Blvd, Kettering, OH 45420-1469

13463051 +E-mail/PDF: gecsed@recoverycorp.com Sep 18 2019 03:58:22 Synch/Walmart Dc, Po Box 965024,  
Orlando, FL 32896-5024

TOTAL: 25

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

cr DITECH FINANCIAL LLC F/K/A GREEN TREE SERVICING LL

cr\* +SYNCHRONY BANK, c/o Weinstein & Riley, P.S., 2001 Western Ave, Ste 400,  
Seattle, WA 98121-3132

13463027\* ++BANK OF AMERICA, PO BOX 982238, EL PASO TX 79998-2238  
(address filed with court: Bk Of Amer, Po Box 982235, El Paso, TX 79998)

13463028\* ++BANK OF AMERICA, PO BOX 982238, EL PASO TX 79998-2238  
(address filed with court: Bk Of Amer, Po Box 982235, El Paso, TX 79998)

13463032\* +Chase Card, Po Box 15298, Wilmington, DE 19850-5298

14215701\* +SYNCHRONY BANK, c/o Weinstein & Riley, P.S., 2001 Western Ave, Ste 400,  
Seattle, WA 98121-3132

14215702\* +SYNCHRONY BANK, c/o Weinstein & Riley, P.S., 2001 Western Ave, Ste 400,  
Seattle, WA 98121-3132

13522802\* eCAST Settlement Corporation, assignee, of Citibank, N.A., POB 29262,  
New York, NY 10087-9262

TOTALS: 1, \* 7, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address  
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Sep 19, 2019

Signature: /s/Joseph Speetjens

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on September 17, 2019 at the address(es) listed below:

DAVID M. OFFEN on behalf of Debtor Joseph Ricci dmo160west@gmail.com,  
davidoffenecf@gmail.com/offendr83598@notify.bestcase.com

KEVIN G. MCDONALD on behalf of Creditor DITECH FINANCIAL LLC bkgroup@kmlawgroup.com

LAUREN BERSCHLER KARL on behalf of Creditor DITECH FINANCIAL LLC lkarl@rascrane.com

MARTIN A. MOONEY on behalf of Creditor FIFTH THIRD BANK kcollins@schillerknapp.com,  
acarmay@schillerknapp.com/bfisher@schillerknapp.com

TRANG V TRUONG on behalf of Creditor Wells Fargo Bank, N.A. trangtruong@wellsfargo.com

United States Trustee USTPRegion03.PH.ECF@usdoj.gov

WILLIAM C. MILLER, Esq. on behalf of Trustee WILLIAM C. MILLER, Esq. ecfemails@phl3trustee.com,  
philaecf@gmail.com

District/off: 0313-2

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The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email)  
system (continued)

WILLIAM C. MILLER, Esq. ecfemails@ph13trustee.com, philaecf@gmail.com

TOTAL: 8

**UNITED STATES BANKRUPTCY COURT  
EASTERN DISTRICT OF PENNSYLVANIA**

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In Re: Joseph Ricci

Debtor(s)

Bankruptcy No: 15-10538-mdc

Chapter: 13

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***NOTICE OF DEADLINES***

To the debtor, debtor's counsel, trustee, and all creditors and parties in interest, NOTICE IS GIVEN THAT:

1. The Standing Chapter 13 Trustee has filed his final report and account.

☒ 2. Any objection to the Final Report and Account pursuant to Federal Rule 5009, must be filed **within 30 days from the date of this Notice** with the Clerk of the U.S. Bankruptcy Court.

☒ 3. Any objection to the entry of the Debtor(s)' Order of Discharge or request to delay the entry of discharge pursuant to 11 U.S.C. § 1328(h), must be filed in writing **within 14 days from the date of this Notice** with the Clerk of the U.S. Bankruptcy Court.

4. All objections must be filed with the Clerk at the following address:

900 Market Street  
Suite 400  
Philadelphia, PA 19107

5. In the absence of any objection, the Court may approve the Trustee's Final Report and Account and enter the Order of Discharge.

For The Court  
Timothy B. McGrath  
Clerk of Court

Dated: 9/17/19